

April 2004



Socio-economic Series 04-007

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2001 CENSUS HOUSING SERIES: ISSUE 3 REVISED THE ADEQUACY, SUITABILITY, AND AFFORDABILITY OF CANADIAN HOUSING

REVISION OF 1996 AND 2001 CORE HOUSING NEED ESTIMATES

CMHC is releasing revisions to previous estimates of core housing need. During verification of ongoing research, CMHC found that some households had been misclassified when Statistics Canada applied core housing need to both the 1996 and 2001 Censuses. The outcome of the misclassification was to overestimate core housing need for both 1996 and 2001. Data for 1991 were not affected. The impact of the misclassification varies across geographic regions and socio-economic groupings. Therefore, CMHC is releasing revised versions of 2001 Census Housing Series Issues 2 through 4 and 6 through 9, all of which address core housing need. Further information on the impact of the misclassification is available at www.cmhc.ca/en/about/whwedo/whwedo_021.cfm

INTRODUCTION

The second Highlight of the 2001 Census Housing Series drew on a composite measure of acceptable housing that integrates indicators of housing adequacy, suitability, and affordability into a single indicator to examine changes in the number and incidence of households in core housing need. This Highlight expands on that analysis to explore each of the component indicators underlying the definition of acceptable housing in detail.

In this Highlight, the term "acceptable housing" refers to housing that is in adequate condition, of suitable size, and affordable.

- **Adequate** dwellings are those reported by their residents as not requiring any major repairs.

- **Suitable** dwellings have enough bedrooms for the size and make-up of resident households, according to National Occupancy Standard (NOS) requirements.¹
- **Affordable** dwellings cost less than 30% of before-tax household income.²

A household is said to be in core housing need if its housing falls below at least one of the adequacy, suitability, or affordability standards and it would have to spend 30% or more of its before-tax income to pay the median rent of alternative local housing that meets all three standards. This Highlight documents the extent to which Canadian households live in housing that meets these criteria and, of those that do not, the proportions in core housing need.

¹ According to the National Occupancy Standard enough bedrooms means one bedroom for each cohabitating adult couple; unattached household member 18 years of age and over; same-sex pair of children under age 18; and additional boy or girl in the family, unless there are two opposite sex siblings under 5 years of age, in which case they are expected to share a bedroom. A household of one individual can occupy a bachelor unit (i.e. a unit with no bedroom).

² Shelter costs include the following:

- for renters, rent and any payments for electricity, fuel, water and other municipal services; and
- for owners, mortgage payments (principal and interest), property taxes, and any condominium fees, along with payments for electricity, fuel, water and other municipal services.

Households in core housing need are a subset of all those living in dwellings that do not meet the above standards. Some Canadians whose housing fails to meet one or more of the standards have sufficient incomes to rent housing that meets all three standards; for example, a homeowner could be living in a dwelling in need of repair yet have ample income to rent acceptable housing. Other households living below standards do not have enough income to pay the median rent of acceptable housing. These latter households are in core housing need.

FINDINGS

Households in Acceptable Housing

After falling between 1991 and 1996, the percentage of Canadian households living in acceptable housing rose again by 2001. Of the 10.8 million households in 2001 whose housing conditions are examined in this Highlight (see Table 1), seven out of ten (69.9%) lived in acceptable housing, that is, in dwellings that met all three of the adequacy, suitability, and affordability criteria.³ The remaining households were divided between those with sufficient incomes to access acceptable housing (16.3%) and those whose incomes were not sufficient (13.7%) and were therefore in core housing need.⁴ Thus, just over half of households not living in acceptable housing could have accessed such housing.

Owners are much more likely to reside in acceptable housing than renters. In 2001, 78.0% of owner households lived in acceptable housing, compared to just over half (53.7%) of renters (see Appendix Table 1). Of the owners who were living in homes that did not meet one or more of the criteria for acceptable housing, two-thirds had sufficient incomes to enable them to rent such housing. By contrast, only around a third of renters in below-standard housing could have rented median-priced acceptable housing without spending 30% or more of their incomes on shelter. Given the large income differences between owners and renters—an average household income of \$71,946 for owners and \$38,797 for renters—the greater capacity of owners to pay for acceptable housing is not surprising.⁵ While more than one in four renter households (28.3%) were in core housing need, the incidence among owners was only 6.6%.

Adequacy, Suitability and Affordability

The degree to which Canadian housing meets each of the standards underlying the definition of acceptable housing varies considerably. Housing that is crowded or in need of repair is rare. Housing that is not affordable is more common. In 1991, 1996, and 2001, the percentage of households paying 30% or more of their before-tax incomes on shelter was roughly three times higher than the percentages living in housing that was not suitable or not adequate.

Table 1: The Adequacy, Suitability, and Affordability of Canadian Households, 2001

1. Standard		2. Households Above the Housing Standard in 1			3. Households Not Meeting the Housing Standard in 1					
					Able to access acceptable housing			Unable to access acceptable housing - in core housing need		
		Total	Owner	Renter	Total	Owner	Renter	Total	Owner	Renter
Adequacy	1991	92.2%	92.8%	91.2%	5.5%	5.6%	5.5%	2.3%	1.6%	3.3%
	1996	92.1%	92.6%	91.0%	5.6%	5.8%	5.2%	2.4%	1.6%	3.8%
	2001	92.2%	92.9%	90.8%	5.7%	5.8%	5.6%	2.1%	1.4%	3.5%
Suitability	1991	93.6%	95.8%	89.8%	4.5%	3.6%	6.0%	2.0%	0.6%	4.2%
	1996	93.1%	95.9%	88.0%	4.3%	3.3%	6.0%	2.6%	0.7%	6.0%
	2001	93.9%	96.3%	89.2%	4.0%	3.1%	5.9%	2.0%	0.6%	4.9%
Affordability	1991	80.0%	86.2%	69.2%	8.2%	9.1%	6.6%	11.8%	4.7%	24.1%
	1996	77.8%	85.8%	63.1%	8.2%	8.5%	7.8%	13.9%	5.7%	29.1%
	2001	79.8%	86.6%	66.2%	7.9%	7.8%	8.1%	12.3%	5.6%	25.7%
Acceptability	1991	69.7%	77.2%	56.9%	16.7%	16.8%	16.6%	13.6%	6.0%	26.6%
	1996	67.8%	76.9%	51.0%	16.6%	16.2%	17.3%	15.6%	6.9%	31.7%
	2001	69.9%	78.0%	53.7%	16.3%	15.5%	18.0%	13.7%	6.6%	28.3%

Notes: Figures may not add due to rounding.

Source: CMHC (census-based housing indicators and data, revised 2005). CMHC provides funding for housing content on the Census of Canada, and Statistics Canada gives CMHC permission to use the data.

³ The 2001 Census enumerated 11.6 million households in Canada. However, not all households can be assessed for affordability; for example, shelter costs cannot be collected either for farm households, since carrying costs for farm residences are not always separable from expenses related to other farm structures, or for reserve households whose housing costs are paid through band housing arrangements (see *2001 Census Housing Series: Issue 1* for more details). Because CMHC regards shelter cost-to-income ratios of 100% or more as uninterpretable, households with such ratios, along with households reporting zero or negative incomes, are excluded from the analysis presented here. The 2001 Census identified 11.3 million non-farm, off-reserve households with incomes greater than zero. Of these, 10.8 million had interpretable shelter cost-to-income ratios (i.e. their incomes exceeded their shelter costs). All data presented in this Highlight refer to this reduced household universe, not to the full (11.6 million) universe.

⁴ See *2001 Census Housing Series: Issue 2* for more about core housing need in 2001.

⁵ Income figures are for the households assessed for core housing need, that is, for non-farm, off-reserve households with incomes greater than zero and interpretable shelter-cost-to-income ratios (see note 3).

In 1996, housing was slightly less likely to meet the affordability and suitability standards than in 1991. Affordability and suitability subsequently improved in the late 1990s as the economy strengthened. By contrast, the percentage of adequate dwellings was remarkably stable from 1991 to 2001.

Very few households are crowded. In 2001, 93.9% of Canadian households lived in dwellings that were suitable (see Appendix Table 2). An additional 4.0% had sufficient incomes to access acceptable housing. Just 2.0% of households did not meet the suitability criterion and were unable to access acceptable housing. To pay the median rent of acceptable housing would have cost these households 30% or more of their before-tax incomes. Owners and renters showed similar patterns. A very high proportion lived in suitable housing, and the majority of those who did not could have rented acceptable housing without spending 30% or more of their incomes on shelter. Owner households were somewhat less likely than renters to be in crowded housing and less likely to be unable to access acceptable housing.

Dwellings that do not meet the adequacy standard are more common than those that are not suitable. In 2001, 92.2% of households were in housing that was not in need of major repairs (see Appendix Table 3). Another 5.7% had sufficient income to access acceptable housing, leaving only 2.1% of households unable to access such housing. Owner and renter households showed very similar tendencies: over 90% of both groups lived in adequate housing with the majority of the remaining households having sufficient income to access acceptable accommodation. Owner households were slightly more likely than renters to be in adequate housing, but differences between owners and renters were minor and narrower than in the case of the suitability standard.

Finding and paying for affordable housing is a greater challenge for Canadian households than locating suitable or adequate dwellings. Even so, across Canada, four out of five households (79.8%) in 2001 lived in housing that cost them less than 30% of their before-tax incomes (see Appendix Table 4). An additional 7.9% were spending 30% or more of their incomes on shelter but had enough income to allow them to obtain acceptable alternative housing, while the remaining 12.3% of households were unable to access acceptable housing.

Thus, three out of five households living in housing that did not meet the affordability criterion were unable to obtain acceptable housing. The median rent of such housing would have cost them 30% or more of their before-tax incomes. As noted previously, the majority of households living below the suitability and adequacy standards in 2001 had sufficient incomes to pay for acceptable housing.

In 2001, renters had much more difficulty finding affordable housing than owners. Two-thirds (66.2%) of renter households lived in affordable housing while the comparable figure for owners was 86.6%. Three-quarters of renters who did not meet the affordability standard were unable to access acceptable housing. In contrast, two out of five owners paying 30% or more of their income on shelter were unable to access acceptable housing.

Contributions of Individual Standards to Housing Need

Housing can fail to meet one, two, or all three of the criteria for acceptable housing. In 2001, 26.3% of households were living in housing that was below only one of the three standards, while 3.8% were in housing that did not meet more than one standard (see Table 2).

In both these groups, affordability was the dominant reason housing failed to qualify as acceptable. In the case of housing that met all but one standard, 16.9% of households were living below the affordability standard, 5.3% below the adequacy standard, and 4.0% below the suitability standard. Affordability was implicated in the great majority of cases where housing fell below multiple standards. Just 0.5% of households were in housing that was affordable yet neither adequate nor suitable.

In cases where affordability was the reason, or one of the reasons, that housing was not acceptable, well over half of the affected households were unable to access acceptable housing and were in core housing need. By comparison, the overwhelming majority of those in housing that did not meet acceptable housing standards, for reasons other than affordability, were not in core housing need. For example, while 4.0% of households lived in housing that met all standards except that for suitability, just 0.7% of households were living in such housing and in core housing need.

Table 2: Housing Below Single and Multiple Standards, Canada, 2001

	% of All Households in this condition	% of Households in this condition and in core housing need
Above housing standards	69.9%	-
Total below housing standards	30.1%	13.7%
Below one housing standard	26.3%	11.3%
Affordability	16.9%	9.9%
Suitability	4.0%	0.7%
Adequacy	5.3%	0.7%
Below multiple housing standards	3.8%	2.5%
Affordability and suitability	1.3%	1.1%
Affordability and adequacy	1.8%	1.1%
Suitability and adequacy	0.5%	0.1%
Affordability, suitability and adequacy	0.2%	0.2%

Notes: Figures may not add due to rounding.

Source: CMHC (census-based housing indicators and data, revised 2005). CMHC provides funding for housing content on the Census of Canada, and Statistics Canada gives CMHC permission to use the data.

Regional Overview

In 2001, individual provinces and territories for the most part demonstrated similar tendencies to those already noted for Canada as a whole (see Appendix Tables 1-4). By and large, the relative proportions living in housing that met the individual and collective criteria for acceptable housing followed the national pattern, as did the proportions able and unable to access acceptable housing.

- With the exception of the Northwest Territories and Nunavut, anywhere from two-thirds to almost three-quarters of all households lived in acceptable housing in 2001. Within this range, the proportion was highest in Saskatchewan (74.3%) and lowest in British Columbia (66.0%). Acceptable housing was less common in the Northwest Territories and Nunavut, particularly in the latter, where just over half of households lived in such housing.
- In every province and territory, owners were more likely than renters to be in dwellings that met all three of the adequacy, suitability, and affordability criteria. Among households that did not live in acceptable housing, owners were more likely than renters to have sufficient income to access such housing.
- Suitability was the standard that was most frequently met, followed closely in most provinces and territories by adequacy. Alone among provinces, Ontario had a higher proportion of households living in adequate dwellings than in suitable dwellings. The same was also true of Nunavut, where suitability was the standard least commonly met, leaving more than one quarter of households living in crowded housing.
- In most provinces, 95% or more of housing met the suitability standard. The exceptions were Ontario (92.4%), British Columbia (93.1%), and Manitoba (94.5%). Suitable housing was less common in the Territories, especially as already noted in Nunavut (73.6%).
- Adequate housing was more common in the four largest provinces than elsewhere. The highest proportion of adequate dwellings was in Alberta (92.9%) followed by Ontario (92.8%). The highest rates of housing in need of major repair were in the territories, especially Nunavut. Among provinces, New Brunswick had the lowest percentage of adequate housing (89.1%).
- Meeting the affordability criterion was generally more difficult than finding suitable or adequate housing. Outside the Northwest Territories and Nunavut, the proportion of households in affordable housing ranged from 84.1% in New Brunswick to 75.9% in British Columbia. At 78.6%, Ontario was the only province other than British Columbia in which less than 80% of housing met the affordability standard. In contrast to the rest of Canada, affordable housing was more common in Nunavut than suitable or adequate housing.
- Among households living in housing that did not meet either the suitability or adequacy standards, the majority had sufficient incomes to access acceptable housing. Nunavut was the lone exception. In contrast, a decided minority of the households residing in housing that did not meet the affordability criterion were able to access acceptable housing. For the majority, the median rent of such housing would have cost them 30% or more of their before-tax household incomes.

SUMMARY

In 2001, seven out of ten Canadian households lived in acceptable housing, that is, in housing that met adequacy, suitability, and affordability criteria. A higher proportion of owner households than of renter households resided in acceptable housing.

Affordability was the standard that was met least often by Canadian housing. All the same, four out of five households in 2001 lived in housing that cost them less than 30% of their before-tax incomes. At the other end of the spectrum, the percentage of households in suitable dwellings was well over 90%, as was the percentage of households living in adequate dwellings.

The great majority of households living below the suitability or adequacy standards had sufficient incomes to access acceptable housing. In contrast, three out of five households living in housing that did not meet the affordability standard were unable to access acceptable housing. Just over half of all households that were not in acceptable housing were able to access such housing. Owner households were more likely to have the income required to pay for acceptable housing than renter households.

ACKNOWLEDGEMENTS

CMHC provides funding for housing content on the Census of Canada and on Statistics Canada surveys. Statistics Canada information is used with the permission of Statistics Canada. Users are forbidden to copy and disseminate data for commercial purposes, either in an original or modified form, without the express permission of Canada Mortgage and Housing Corporation and, where applicable, Statistics Canada. More information on Statistics Canada data can be obtained from its Regional Offices, at <http://www.statcan.ca>, or at 1 800 263-1136.

For further information on CMHC's 2001 Census-based housing data, or to comment on this study or convey suggestions for further research, please contact:

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Appendix Table 1: Access to Adequate, Suitable and Affordable Housing, and Core Housing Need, Canada 1991-1996-2001

		Households Above Housing Standards			Households Below Housing Standards					
		Total	Owner	Renter	Able to access acceptable housing			Unable to access acceptable housing - in core housing need		
					Total	Owner	Renter	Total	Owner	Renter
Canada	1991	69.7%	77.2%	56.9%	16.7%	16.8%	16.6%	13.6%	6.0%	26.6%
	1996	67.8%	76.9%	51.0%	16.6%	16.2%	17.3%	15.6%	6.9%	31.7%
	2001	69.9%	78.0%	53.7%	16.3%	15.5%	18.0%	13.7%	6.6%	28.3%
Newfoundland and Labrador	1991	72.8%	76.9%	57.0%	12.7%	12.8%	12.4%	14.5%	10.3%	30.6%
	1996	73.6%	79.2%	53.4%	11.6%	11.5%	11.9%	14.8%	9.3%	34.8%
	2001	73.8%	79.2%	53.0%	11.6%	11.4%	12.2%	14.6%	9.4%	34.8%
Prince Edward Island	1991	73.2%	78.9%	57.6%	13.4%	13.4%	13.2%	13.4%	7.7%	29.2%
	1996	71.3%	78.5%	52.2%	15.3%	14.3%	18.0%	13.4%	7.2%	29.8%
	2001	72.9%	79.7%	54.0%	14.2%	13.6%	15.9%	12.9%	6.7%	30.1%
Nova Scotia	1991	70.5%	76.0%	56.5%	15.9%	16.3%	15.0%	13.6%	7.7%	28.5%
	1996	69.4%	77.2%	49.3%	15.7%	15.1%	17.2%	14.9%	7.7%	33.6%
	2001	70.6%	78.1%	51.0%	14.2%	13.9%	15.2%	15.2%	8.1%	33.9%
New Brunswick	1991	71.3%	76.9%	54.6%	12.5%	12.6%	12.5%	16.2%	10.5%	33.0%
	1996	71.0%	76.9%	53.3%	15.4%	15.9%	13.9%	13.6%	7.2%	32.9%
	2001	72.8%	78.3%	55.9%	16.0%	15.6%	17.5%	11.2%	6.2%	26.5%
Québec	1991	69.0%	77.0%	58.7%	16.5%	17.8%	14.7%	14.5%	5.2%	26.6%
	1996	67.9%	77.3%	54.9%	15.8%	16.8%	14.6%	16.3%	5.9%	30.6%
	2001	71.7%	80.1%	59.6%	15.8%	15.4%	16.4%	12.5%	4.5%	24.0%
Ontario	1991	68.7%	75.7%	56.2%	19.4%	19.1%	19.8%	11.9%	5.2%	23.9%
	1996	65.8%	75.6%	47.3%	18.0%	17.2%	19.5%	16.1%	7.2%	33.2%
	2001	68.4%	77.3%	48.6%	16.5%	15.4%	19.0%	15.1%	7.3%	32.3%
Manitoba	1991	70.9%	78.4%	56.1%	15.2%	15.6%	14.4%	13.9%	6.0%	29.5%
	1996	70.9%	79.5%	52.6%	14.4%	14.1%	14.9%	14.7%	6.4%	32.5%
	2001	72.0%	79.5%	54.9%	16.4%	14.8%	20.0%	11.6%	5.7%	25.1%
Saskatchewan	1991	75.3%	81.4%	61.8%	9.8%	9.9%	9.6%	14.9%	8.7%	28.6%
	1996	75.8%	83.4%	58.7%	11.6%	10.6%	13.9%	12.6%	6.0%	27.4%
	2001	74.3%	81.3%	56.8%	14.2%	12.5%	18.3%	11.5%	6.2%	24.9%
Alberta	1991	72.2%	79.5%	59.3%	15.1%	14.6%	15.9%	12.8%	5.8%	24.8%
	1996	72.2%	79.9%	55.8%	16.5%	14.9%	19.9%	11.3%	5.2%	24.3%
	2001	72.8%	79.4%	56.9%	16.7%	15.3%	20.1%	10.5%	5.3%	23.1%
British Columbia	1991	69.5%	79.2%	51.9%	14.9%	14.4%	15.9%	15.6%	6.4%	32.2%
	1996	65.6%	75.4%	46.3%	17.0%	16.2%	18.5%	17.4%	8.4%	35.2%
	2001	66.0%	73.9%	49.5%	18.2%	17.8%	19.1%	15.8%	8.3%	31.4%
N.W.T. and Nunavut combined	1991	55.8%	58.9%	54.3%	15.3%	20.4%	12.9%	28.9%	20.7%	32.7%
	1996	58.0%	63.7%	54.5%	16.5%	21.2%	13.6%	25.4%	15.2%	32.0%
	2001	60.4%	63.6%	57.9%	14.3%	20.1%	9.9%	25.3%	16.2%	32.1%
Northwest Territories	1991	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	1996	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	2001	63.8%	65.3%	61.9%	18.8%	22.1%	15.0%	17.4%	12.6%	23.1%
Nunavut	1991	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	1996	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	2001	54.6%	56.9%	53.8%	6.7%	12.6%	4.7%	38.8%	30.2%	41.4%
Yukon Territory	1991	64.7%	68.6%	59.0%	19.1%	18.5%	19.7%	16.2%	12.8%	21.1%
	1996	65.3%	69.4%	58.4%	15.4%	15.8%	14.8%	19.2%	14.7%	27.0%
	2001	67.6%	72.0%	58.1%	16.6%	18.0%	13.8%	15.8%	10.1%	28.1%

Notes: Figures may not add due to rounding.

*In 1999, Nunavut was established as a territory distinct from the Northwest Territories (N.W.T.). As a result, data are only available for Nunavut and the N.W.T. exclusive of Nunavut beginning with 2001. For comparative purposes, totals for the N.W.T. including Nunavut have been provided for both 1996 and 2001.

Source: CMHC (census-based housing indicators and data, revised 2005). CMHC provides funding for housing content on the Census of Canada, and Statistics Canada gives CMHC permission to use the data.

Definitions:

Households refer to all non-farm, off-reserve private households with positive incomes and interpretable shelter cost-to-income data from the census. They include native- and non-native-led households. Excluded are any households reporting zero or negative incomes, or uninterpretable shelter cost-to-income data on the census, as well as: farm or reserve households (for which shelter costs are not collected by the census); population living in collective dwellings such as rooming houses, hospitals, nursing homes or retirement residences; and, by definition, those living in shelters or on the street (the homeless). For a complete definition of collective households, see: Statistics Canada, 2001 *Census Dictionary*, Cat. no. 92-378-XIE, pages 190-193, the definition for dwelling, collective.

Canadian households are considered to be **in core housing need** if they do not live in or could not access acceptable alternative housing. The term "acceptable housing" refers to housing that is affordable, in adequate condition, and of suitable size.

Affordable dwellings cost less than 30% of before-tax household income.

Adequate dwellings are those reported by their residents as not requiring any major repairs.

Suitable dwellings are not crowded, meaning that they have enough bedrooms for the size and make-up of resident households, according to National Occupancy Standard (NOS) requirements.

The NOS dictates that the maximum number of persons per bedroom should be two, with: parents eligible to a bedroom separate from their children; members 18 years of age and older eligible to a separate bedroom unless married or cohabiting as spouses; and dependents aged five or more required to share a bedroom only with siblings of the same sex.

Appendix Table 2: The Suitability of Canadian Housing: Households Above and Below the Suitability Standard, 1991-1996-2001

		Households in Housing Above the Suitability Standard			Households in housing Below the Suitability Standard					
		Total	Owner	Renter	Able to access acceptable housing			Unable to access acceptable housing - in core housing need		
					Total	Owner	Renter	Total	Owner	Renter
Canada	1991	93.6%	95.8%	89.8%	4.5%	3.6%	6.0%	2.0%	0.6%	4.2%
	1996	93.1%	95.9%	88.0%	4.3%	3.3%	6.0%	2.6%	0.7%	6.0%
	2001	93.9%	96.3%	89.2%	4.0%	3.1%	5.9%	2.0%	0.6%	4.9%
Newfoundland and Labrador	1991	90.9%	91.7%	88.1%	6.0%	6.0%	6.0%	3.1%	2.3%	5.8%
	1996	93.8%	94.7%	90.6%	4.1%	4.0%	4.5%	2.0%	1.3%	4.8%
	2001	96.1%	96.8%	93.2%	2.7%	2.6%	3.4%	1.2%	0.6%	3.4%
Prince Edward Island	1991	94.2%	94.7%	92.8%	4.5%	4.4%	4.7%	1.3%	0.9%	2.4%
	1996	94.5%	95.8%	91.3%	3.8%	3.6%	4.4%	1.7%	0.6%	4.3%
	2001	96.3%	97.2%	94.0%	2.9%	2.6%	3.7%	0.8%	0.3%	2.4%
Nova Scotia	1991	94.3%	95.4%	91.4%	4.2%	3.9%	5.1%	1.5%	0.7%	3.5%
	1996	94.8%	96.3%	91.1%	3.5%	3.0%	4.8%	1.6%	0.7%	4.1%
	2001	96.0%	97.2%	92.8%	2.8%	2.4%	3.7%	1.3%	0.4%	3.5%
New Brunswick	1991	94.3%	95.4%	91.1%	3.6%	3.2%	4.5%	2.1%	1.4%	4.4%
	1996	95.1%	96.2%	91.6%	3.5%	3.2%	4.4%	1.4%	0.6%	3.9%
	2001	96.4%	97.1%	94.4%	2.8%	2.5%	3.6%	0.8%	0.4%	2.1%
Québec	1991	94.2%	96.2%	91.6%	4.2%	3.4%	5.2%	1.6%	0.4%	3.2%
	1996	94.7%	96.7%	91.8%	3.6%	2.8%	4.6%	1.7%	0.4%	3.6%
	2001	95.3%	97.3%	92.4%	3.5%	2.5%	4.9%	1.2%	0.2%	2.7%
Ontario	1991	92.7%	95.4%	87.9%	5.2%	4.1%	7.3%	2.1%	0.6%	4.8%
	1996	91.7%	95.4%	84.7%	5.0%	3.8%	7.1%	3.4%	0.8%	8.2%
	2001	92.4%	95.5%	85.4%	4.8%	3.7%	7.1%	2.9%	0.8%	7.5%
Manitoba	1991	93.8%	95.8%	90.0%	4.2%	3.6%	5.3%	2.0%	0.6%	4.7%
	1996	93.8%	96.1%	88.8%	4.0%	3.3%	5.6%	2.2%	0.6%	5.6%
	2001	94.5%	96.2%	90.5%	3.8%	3.3%	5.2%	1.7%	0.5%	4.3%
Saskatchewan	1991	95.7%	97.1%	92.7%	2.4%	2.1%	3.2%	1.9%	0.8%	4.1%
	1996	95.6%	97.4%	91.4%	2.8%	2.1%	4.4%	1.6%	0.5%	4.2%
	2001	96.1%	97.7%	91.9%	2.5%	1.9%	4.1%	1.4%	0.4%	4.0%
Alberta	1991	94.5%	96.6%	90.7%	3.8%	2.8%	5.5%	1.7%	0.5%	3.7%
	1996	94.4%	96.6%	89.5%	4.0%	2.9%	6.5%	1.6%	0.5%	4.0%
	2001	95.0%	96.8%	90.4%	3.9%	2.8%	6.4%	1.2%	0.4%	3.1%
British Columbia	1991	93.7%	96.3%	89.0%	4.0%	3.0%	5.7%	2.3%	0.7%	5.2%
	1996	92.0%	95.4%	85.2%	4.6%	3.3%	7.0%	3.5%	1.3%	7.7%
	2001	93.1%	95.8%	87.5%	4.3%	3.2%	6.5%	2.6%	0.9%	6.0%
N.W.T. and Nunavut combined	1991	75.9%	81.1%	73.5%	6.4%	7.5%	5.6%	17.9%	11.2%	20.8%
	1996	76.1%	81.9%	72.5%	8.6%	10.6%	7.4%	15.2%	7.6%	20.0%
	2001	81.8%	85.9%	78.7%	6.2%	8.0%	4.7%	11.9%	5.9%	16.3%
Northwest Territories	1991	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	1996	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	2001	86.9%	88.2%	85.1%	7.3%	8.0%	6.4%	5.9%	3.5%	8.3%
Nunavut	1991	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	1996	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	2001	73.2%	77.1%	72.2%	4.4%	7.9%	3.0%	22.2%	15.0%	24.6%
Yukon Territory	1991	88.5%	90.1%	86.4%	7.0%	5.8%	8.7%	4.4%	4.2%	5.0%
	1996	90.5%	92.0%	87.8%	5.4%	5.0%	5.9%	3.9%	2.8%	6.0%
	2001	93.0%	94.0%	90.1%	4.2%	3.9%	4.6%	3.0%	1.5%	5.5%

See notes below Appendix Table 1.

Appendix Table 3: The Adequacy of Canadian Housing: Households Above and Below the Adequacy Standard, 1991-1996-2001

		Households in Housing Above the Adequacy Standard			Households in Housing Below the Adequacy Standard					
		Total	Owner	Renter	Able to access acceptable housing			Unable to access acceptable housing - in core housing need		
					Total	Owner	Renter	Total	Owner	Renter
Canada	1991	92.2%	92.8%	91.2%	5.5%	5.6%	5.5%	2.3%	1.6%	3.3%
	1996	92.1%	92.6%	91.0%	5.6%	5.8%	5.2%	2.4%	1.6%	3.8%
	2001	92.2%	92.9%	90.8%	5.7%	5.8%	5.6%	2.1%	1.4%	3.5%
Newfoundland and Labrador	1991	91.0%	90.9%	91.4%	4.7%	4.8%	4.3%	4.3%	4.4%	4.2%
	1996	91.7%	91.6%	91.8%	4.7%	4.9%	3.6%	3.7%	3.4%	4.5%
	2001	90.7%	90.6%	91.3%	5.4%	5.7%	4.2%	3.9%	3.7%	4.5%
Prince Edward Island	1991	91.7%	91.1%	93.2%	5.5%	6.1%	3.9%	2.8%	2.8%	2.8%
	1996	90.9%	90.7%	91.4%	6.1%	6.8%	4.4%	2.9%	2.4%	4.1%
	2001	90.7%	90.5%	91.0%	6.8%	7.2%	5.8%	2.5%	2.2%	3.2%
Nova Scotia	1991	89.5%	89.0%	90.8%	7.4%	8.1%	5.5%	3.1%	2.9%	3.6%
	1996	89.4%	88.9%	90.9%	7.4%	8.3%	5.0%	3.2%	2.8%	4.1%
	2001	89.6%	89.4%	89.9%	7.0%	7.7%	5.2%	3.4%	2.8%	4.9%
New Brunswick	1991	88.7%	88.2%	90.2%	6.3%	6.9%	4.6%	5.0%	4.9%	5.2%
	1996	88.1%	87.6%	89.6%	8.5%	9.4%	5.6%	3.4%	2.9%	4.6%
	2001	89.1%	89.0%	89.3%	8.4%	8.9%	6.6%	2.6%	2.0%	4.2%
Québec	1991	92.2%	91.9%	92.5%	5.9%	6.8%	4.7%	1.9%	1.3%	2.8%
	1996	92.0%	91.6%	92.6%	5.9%	7.0%	4.4%	2.0%	1.3%	3.0%
	2001	92.4%	92.3%	92.4%	6.1%	6.7%	5.2%	1.5%	1.0%	2.4%
Ontario	1991	92.6%	94.0%	89.9%	5.6%	4.9%	6.7%	1.9%	1.1%	3.3%
	1996	92.3%	93.7%	89.7%	5.4%	5.1%	5.9%	2.3%	1.3%	4.4%
	2001	92.8%	94.2%	89.7%	5.1%	4.7%	6.0%	2.1%	1.1%	4.3%
Manitoba	1991	91.0%	91.0%	91.1%	6.3%	6.9%	5.1%	2.7%	2.2%	3.8%
	1996	90.4%	90.4%	90.6%	6.5%	7.2%	5.0%	3.1%	2.4%	4.5%
	2001	90.2%	90.4%	89.7%	7.2%	7.7%	6.1%	2.7%	2.0%	4.3%
Saskatchewan	1991	92.4%	92.7%	91.7%	4.0%	4.2%	3.6%	3.6%	3.1%	4.7%
	1996	92.0%	92.6%	90.6%	5.1%	5.2%	5.1%	2.9%	2.2%	4.3%
	2001	91.2%	91.3%	90.8%	6.0%	6.3%	5.3%	2.8%	2.3%	3.9%
Alberta	1991	92.6%	93.2%	91.6%	5.0%	4.9%	5.2%	2.4%	1.9%	3.2%
	1996	93.2%	94.0%	91.4%	5.0%	4.7%	5.6%	1.9%	1.3%	3.0%
	2001	92.9%	93.8%	90.7%	5.5%	5.1%	6.4%	1.7%	1.1%	2.9%
British Columbia	1991	93.0%	93.9%	91.5%	4.7%	4.7%	4.8%	2.2%	1.4%	3.7%
	1996	92.8%	93.7%	91.1%	4.6%	4.5%	4.8%	2.6%	1.8%	4.2%
	2001	91.9%	92.5%	90.8%	5.6%	5.7%	5.4%	2.5%	1.8%	3.9%
N.W.T. and Nunavut combined	1991	82.6%	82.0%	83.0%	7.4%	8.5%	6.8%	10.0%	9.2%	10.2%
	1996	84.2%	85.6%	83.5%	6.8%	8.5%	5.8%	8.8%	5.9%	10.6%
	2001	83.0%	83.1%	82.9%	7.2%	10.6%	4.7%	9.8%	6.1%	12.0%
Northwest Territories	1991	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	1996	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	2001	84.2%	82.7%	85.7%	9.7%	11.7%	7.3%	6.2%	5.2%	6.5%
Nunavut	1991	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	1996	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	2001	81.0%	84.5%	80.1%	3.0%	6.2%	2.1%	15.9%	9.7%	17.5%
Yukon Territory	1991	84.3%	85.2%	83.1%	8.9%	8.2%	10.6%	6.6%	6.7%	6.9%
	1996	86.1%	86.3%	85.8%	7.6%	7.5%	7.2%	6.4%	6.2%	6.4%
	2001	87.3%	86.9%	87.8%	8.1%	8.7%	6.9%	4.7%	4.0%	5.7%

See notes below Appendix Table 1.

Appendix Table 4: The Affordability of Canadian Housing: Households Above and Below the Affordability Standard, 1991-1996-2001

		Households in Housing Above the Affordability Standard			Households in Housing Below the Affordability Standard					
					Able to access acceptable housing			Unable to access acceptable housing - in core housing need		
		Total	Owner	Renter	Total	Owner	Renter	Total	Owner	Renter
Canada	1991	80.0%	86.2%	69.2%	8.2%	9.1%	6.6%	11.8%	4.7%	24.1%
	1996	77.8%	85.8%	63.1%	8.2%	8.5%	7.8%	13.9%	5.7%	29.1%
	2001	79.8%	86.6%	66.2%	7.9%	7.8%	8.1%	12.3%	5.6%	25.7%
Newfoundland and Labrador	1991	87.1%	91.6%	69.9%	3.2%	3.1%	3.4%	9.7%	5.3%	26.7%
	1996	84.6%	90.4%	63.4%	3.7%	3.5%	4.5%	11.7%	6.1%	32.0%
	2001	84.0%	89.8%	61.7%	4.3%	3.9%	5.8%	11.7%	6.2%	32.5%
Prince Edward Island	1991	84.3%	90.6%	66.7%	4.4%	4.1%	5.5%	11.3%	5.2%	27.8%
	1996	82.3%	90.0%	62.3%	6.3%	4.9%	10.2%	11.3%	5.1%	27.3%
	2001	82.9%	89.8%	63.4%	5.7%	4.9%	8.2%	11.4%	5.3%	28.4%
Nova Scotia	1991	82.6%	88.7%	67.3%	5.9%	5.8%	6.0%	11.5%	5.5%	26.7%
	1996	80.8%	89.1%	59.2%	6.2%	5.1%	9.0%	13.0%	5.8%	31.7%
	2001	81.2%	89.0%	60.6%	5.5%	4.7%	7.7%	13.3%	6.3%	31.8%
New Brunswick	1991	84.6%	90.5%	66.9%	3.6%	3.5%	4.1%	11.8%	6.0%	29.0%
	1996	83.8%	90.2%	64.4%	4.8%	4.7%	5.1%	11.4%	5.1%	30.4%
	2001	84.1%	89.8%	66.3%	6.1%	5.3%	8.8%	9.8%	4.9%	25.0%
Québec	1991	78.9%	86.4%	69.1%	7.8%	9.2%	6.0%	13.4%	4.4%	24.9%
	1996	77.2%	86.5%	64.2%	7.7%	8.3%	6.8%	15.2%	5.2%	29.0%
	2001	80.9%	88.6%	69.7%	7.4%	7.4%	7.5%	11.7%	4.0%	22.7%
Ontario	1991	79.2%	83.8%	70.9%	10.4%	11.8%	7.9%	10.4%	4.4%	21.3%
	1996	76.2%	83.8%	61.7%	9.4%	9.9%	8.5%	14.4%	6.3%	29.8%
	2001	78.6%	85.3%	63.7%	8.1%	8.2%	7.8%	13.4%	6.6%	28.5%
Manitoba	1991	82.3%	89.4%	68.2%	5.9%	6.2%	5.3%	11.7%	4.3%	26.5%
	1996	82.8%	90.9%	65.5%	5.0%	4.7%	5.6%	12.2%	4.4%	28.9%
	2001	83.9%	90.8%	68.0%	6.5%	4.9%	10.2%	9.6%	4.2%	21.8%
Saskatchewan	1991	84.1%	89.8%	71.6%	4.0%	4.2%	3.7%	11.9%	6.0%	24.7%
	1996	85.0%	91.9%	69.5%	4.5%	3.9%	5.7%	10.6%	4.2%	24.8%
	2001	83.8%	90.5%	67.0%	6.6%	5.1%	10.4%	9.6%	4.5%	22.6%
Alberta	1991	81.5%	87.7%	70.5%	7.5%	8.0%	6.6%	11.1%	4.3%	22.8%
	1996	81.2%	87.3%	68.2%	8.8%	8.4%	9.5%	10.0%	4.2%	22.4%
	2001	81.9%	86.9%	69.5%	8.6%	8.4%	9.1%	9.5%	4.7%	21.3%
British Columbia	1991	78.7%	87.1%	63.6%	7.4%	7.8%	6.9%	13.8%	5.2%	29.6%
	1996	75.2%	83.4%	59.1%	9.5%	9.8%	8.7%	15.3%	6.7%	32.2%
	2001	75.9%	82.4%	62.3%	10.2%	10.7%	9.0%	14.0%	6.9%	28.7%
N.W.T. and Nunavut combined	1991	88.2%	86.2%	89.1%	3.6%	7.0%	1.9%	8.3%	6.9%	9.0%
	1996	89.5%	89.6%	89.5%	3.0%	4.9%	1.8%	7.4%	5.5%	8.5%
	2001	88.1%	88.5%	87.9%	2.7%	3.8%	1.7%	9.2%	7.4%	10.1%
Northwest Territories	1991	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	1996	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	2001	86.6%	88.6%	84.1%	4.0%	4.8%	3.0%	9.5%	6.4%	12.6%
Nunavut	1991	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	1996	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	2001	90.7%	88.0%	91.9%	0.4%	0.0%	0.4%	8.6%	11.4%	7.5%
Yukon Territory	1991	86.1%	88.1%	83.4%	4.6%	6.4%	2.1%	9.1%	5.5%	14.5%
	1996	82.7%	86.0%	77.0%	3.6%	4.2%	1.9%	13.5%	9.3%	20.5%
	2001	82.6%	87.1%	72.0%	5.8%	6.5%	3.5%	11.6%	5.8%	23.7%

See notes below Appendix Table 1.

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Printed in Canada
Produced by CMHC
Revised 2005

15-09-05

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